



3626
TRW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Sturgis, et al.

SERIAL NO: 09/775,278

GROUP ART UNIT NO.: 3626

FILED: February 1, 2001

EXAMINER: PORTER, RACHEL L

FOR: "Method and Apparatus For Improving The Loss Ratio On An Insurance Program Book"

ATTORNEY DOCKET NO.: A99285US (98222/1)

RESPONSE

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This is a response to the Office Action mailed August 10, 2005, but whose response period was reset on September 15, 2005. A shortened statutory period was set to expire three months from the date of the resetting, making a response due by December 15, 2005.

AMENDMENTS

Please amend the application as follows: